

**SECURITY STATE BANK HOLDING COMPANY**

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 1124257	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$493	\$485	-1.6%		
Loans	\$391	\$372	-4.8%		
Construction & development	\$55	\$49	-11.2%		
Closed-end 1-4 family residential	\$65	\$64	-2.6%		
Home equity	\$13	\$12	-12.3%		
Credit card	\$0	\$0			
Other consumer	\$10	\$11	14.0%		
Commercial & Industrial	\$57	\$49	-15.4%		
Commercial real estate	\$73	\$61	-16.3%		
Unused commitments	\$80	\$71	-11.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$29	\$49	69.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$18	34.4%		
Cash & balances due	\$11	\$7	-36.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$452	\$444	-2.0%		
Deposits	\$393	\$382	-2.8%		
Total other borrowings	\$49	\$52	4.9%		
FHLB advances	\$42	\$40	-5.9%		
Equity					
Equity capital at quarter end	\$41	\$42	2.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$6	NA		
Performance Ratios					
Tier 1 leverage ratio	6.3%	7.1%	--		
Tier 1 risk based capital ratio	7.6%	8.9%	--		
Total risk based capital ratio	10.3%	11.8%	--		
Return on equity <sup>1</sup>	-44.9%	-37.3%	--		
Return on assets <sup>1</sup>	-3.8%	-3.4%	--		
Net interest margin <sup>1</sup>	3.6%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	85.9%	70.9%	--		
Loss provision to net charge-offs (qtr)	114.7%	306.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	4.7%	1.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	6.5%	17.2%	0.9%	1.6%	--
Closed-end 1-4 family residential	1.3%	2.1%	0.2%	0.0%	--
Home equity	0.0%	0.0%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.4%	0.0%	--
Other consumer	0.2%	0.1%	0.1%	0.1%	--
Commercial & Industrial	0.0%	0.0%	6.4%	0.1%	--
Commercial real estate	3.3%	4.2%	0.4%	1.1%	--
Total loans	1.8%	3.4%	1.2%	0.4%	--